

Moneyfacts Annual Star Ratings



Personal Current Accounts 2026

Standard Current Accounts - Five Star

Bank of Scotland - Classic
Bank of Scotland - Classic with Vantage
Barclays Bank - Bank Account
first direct - 1st Account
Halifax - Current Account
Halifax - Reward Current Account
HSBC - Advance
Lloyds Bank - Classic
Lloyds Bank - Club Lloyds
Nationwide BS - FlexAccount

Nationwide BS - FlexDirect
NatWest - Select Account
Royal Bank of Scotland - Select Account
Santander - Everyday Current Account
Santander - Santander Edge current account
Santander - Santander Edge Up current account
Ulster Bank - Select Account
Virgin Money - M Plus Account

Standard Current Accounts - Four Star

Cumberland BS - Cumberland Plus
Danske Bank - Danske Freedom
HSBC - Bank Account

Starling Bank - Current Account
TSB - Spend & Save
TSB - Spend & Save Plus

Standard Current Accounts - Three Star

AIB (NI) - Classic Account
Bank of Ireland UK - Clear Account
Cumberland BS - Day 2 Day - Age 24 and over
Danske Bank - Danske Choice
Danske Bank - Danske Reward - Funded
Danske Bank - Danske Standard

Metro Bank - Current Account
Monzo Bank - Monzo Current Account
Natwest - Reward
Royal Bank of Scotland - Reward
Smile - Current
The Co-operative Bank - Current Account

Packaged Current Accounts - Five Star

Bank of Scotland - Platinum
Bank of Scotland - Platinum with Vantage
Halifax - Ultimate Reward Current Account

Lloyds Bank - Platinum with Club Lloyds
Lloyds Bank - Silver with Club Lloyds
Virgin Money - Club M Account

Packaged Current Accounts - Four Star

Bank of Scotland - Silver
Bank of Scotland - Silver with Vantage

Lloyds Bank - Platinum
Nationwide BS - FlexPlus

Packaged Current Accounts - Three Star

Barclays Bank - Bank Account with Breakdown Cover Pack
Barclays Bank - Bank Account with Tech Pack
Barclays Bank - Bank Account with Travel Pack

Barclays Bank - Bank Account with Travel Plus Pack
Lloyds Bank - Silver
The Co-operative Bank - Everyday Extra

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Premium Current Accounts - Five Star

Barclays Bank - Premier Current Account with Tech Pack
Barclays Bank - Premier Current Account with Travel Pack
Barclays Bank - Premier Current Account with Travel Plus Pack
HSBC - Premier Bank Account

HSBC - Private Banking Account
Investec Bank plc - Voyage
Lloyds Bank - Lloyds Premier

Premium Current Accounts - Four Star

Barclays Bank - Premier Current Account with Breakdown Cover Pack

Santander - Private Current Account (v2)

Premium Current Accounts - Three Star

Barclays Bank - Premier Current Account
Barclays Bank - Premier Current Account with Tech Pack Lite
NatWest - Premier Reward

NatWest - Premier Select
Royal Bank of Scotland - Premier Reward
Royal Bank of Scotland - Premier Select

Student Current Accounts - Five Star

Nationwide BS - FlexStudent
NatWest - Student

Royal Bank of Scotland - Student

Student Current Accounts - Four Star

Bank of Scotland - Student Account
Halifax - Student

Lloyds Bank - Student

Student Current Accounts - Three Star

Bank of Ireland UK - 3rd Level Student Account

HSBC - Student Bank Account

Graduate Current Accounts - Five Star

Bank of Ireland UK - Graduate Current Account
HSBC - Graduate Bank Account
Nationwide BS - FlexGraduate

NatWest - Graduate
Royal Bank of Scotland - Graduate

Graduate Current Accounts - Four Star

TSB - Graduate

Graduate Current Accounts - Three Star

Bank of Scotland - Graduate Account

Lloyds Bank - Graduate

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Personal Current Accounts 2026

Youth Current Accounts - Five Star

Bank of Scotland - Under 19s Account
Barclays Bank - Young Persons Account
Danske Bank - Danske Discovery

HSBC - MyAccount
Lloyds Bank - Under 19s Account
Nationwide BS - FlexOne

Youth Current Accounts - Four Star

Natwest - Adapt Current Account
Royal Bank of Scotland - Revolve
Santander - 123 Mini Current Account

TSB - Under 19s Account
Ulster Bank - Adapt Account

Youth Current Accounts - Three Star

Bank of Ireland UK - Student Account
Halifax - Expresscash

Halifax - Smart Spending Account